

The 2 Most Popular **ACCUMULATION**-Focused FIAs

What can a FIA do for you?



Protection from loss due
to market downturns



Lifetime income option



Tax deferral on growth

3/14/2022

Team Solutions

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North American Performance Choice 8

Annuity



Performance Choice[®] 8

fixed index annuity

Issued by North American Company for Life and Health Insurance[®]



Issue age: 0-85

Minimum: \$20,000

Guaranteed Floor: 0

Surrender Period: 8 years

Index Options: 11

Decent growth potential

Tax-deferred

Flexible Premiums (additional contributions allowed)

NAC Performance Choice® 8

Flexible Premium Deferred Annuity
Qualified Contract



GUARANTEED ANNUITY CONTRACT VALUES

Annual Effective Rate: 0.00%+

This chart illustrates values based on 0% growth, selected withdrawals, current Strategy Fees and the initial allocation. The Accumulation Value reflects Strategy Fees.

END OF YEAR	Youngest Annuitant Start Age/End Age	Premium	Annual Withdrawals ¹ (Beginning of Year)	Accumulation Value / Death Benefit	Minimum Guaranteed Surrender Value	Credited Interest Rate*
At Issue	55	\$100,000		\$100,000		
1	55 / 56	-	\$0	\$99,400	\$88,375	0.00%
2	56 / 57	\$7,000	\$0	\$104,867	\$95,445	0.00%
3	57 / 58	\$7,000	\$0	\$111,138	\$102,586	0.00%
4	58 / 59	\$7,000	\$0	\$116,505	\$109,798	0.00%
5	59 / 60	\$7,000	\$0	\$122,652	\$117,082	0.00%
6	60 / 61	\$7,000	\$0	\$127,921	\$124,439	0.00%
7	61 / 62	\$7,000	\$0	\$133,947	\$131,870	0.00%
8	62 / 63	\$7,000	\$0	\$149,000	\$149,000	0.00%
9	63 / 64	\$7,000	\$0	\$154,851	\$154,851	0.00%
10	64 / 65	\$7,000	\$0	\$159,808	\$159,808	0.00%
11	65 / 66	\$0	\$0	\$158,572	\$158,572	0.00%
12	66 / 67	\$0	\$0	\$156,590	\$157,718	0.00%
13	67 / 68	\$0	\$0	\$155,391	\$159,295	0.00%
14	68 / 69	\$0	\$0	\$153,468	\$160,888	0.00%
15	69 / 70	\$0	\$0	\$152,304	\$162,497	0.00%
16	70 / 71	\$0	\$0	\$150,439	\$164,122	0.00%
17	71 / 72	\$0	\$0	\$149,310	\$165,763	0.00%
18	72 / 73	\$0	\$0	\$147,501	\$167,421	0.00%
19	73 / 74	\$0	\$0	\$146,406	\$169,095	0.00%
20	74 / 75	\$0	\$0	\$144,650	\$170,786	0.00%
30	84 / 85	\$0	\$0	\$131,625	\$188,654	0.00%
60	114 / 115	\$0	\$0	\$102,550	\$254,277	0.00%
	Total Withdrawals:	First 30 Yrs: Cumulative:	\$0	\$0		0.00%+

Guaranteed not to lose the principal

Flexible Premiums:
Additional contributions are allowed.

ALLOCATION SELECTION INFORMATION

Allocation Option	Current Declared Rate	Strategy Fee Annual Percentage	Allocation Percentage
Fidelity MFY 5% ER (APP)	70.00% Annual Participation Rate	N/A	30%
Fidelity MFY 5% ER (APP)	140.00% Annual Participation Rate	1.50%	40%
Fidelity MFY 5% ER (2YPP)	200.00% Two-Year Participation Rate	1.50%	30%

Pay a fee for higher participate rates, effective fee 1.05%

NON-GUARANTEED ANNUITY CONTRACT VALUES MOST RECENT PERIOD from 12/31/2011 to 12/31/2021

Annual Effective Rate: 7.41%⁺

This chart illustrates values based on the 10 most recent years of historical index performance, selected withdrawals, the initial allocation, current Strategy Fees and current rates. The Accumulation Value reflects Strategy Fees. Please refer to page 6 for Guaranteed Annuity Contract Values.

END OF YEAR	Youngest Annuitant Start Age/End Age	Premium	Annual Withdrawals ¹ (Beginning of Year)	Accumulation Value / Death Benefit	Surrender Value [^]	Credited Interest Rate ^{**}
At Issue	55	\$100,000		\$100,000		
1	55 / 56	-	\$0	\$104,933	\$96,433	5.53%
2	56 / 57	\$7,000	\$0	\$121,452	\$112,161	9.93%
3	57 / 58	\$7,000	\$0	\$138,935	\$129,557	8.81%
4	58 / 59	\$7,000	\$0	\$150,154	\$141,370	4.31%
5	59 / 60	\$7,000	\$0	\$163,946	\$155,830	5.01%
6	60 / 61	\$7,000	\$0	\$192,232	\$184,446	13.87%
7	61 / 62	\$7,000	\$0	\$198,853	\$192,589	0.52%
8	62 / 63	\$7,000	\$0	\$234,154	\$234,154	15.21%
9	63 / 64	\$7,000	\$0	\$250,627	\$250,627	4.65%
10	64 / 65	\$7,000	\$0	\$272,177	\$272,177	7.11%
11	65 / 66	\$0	\$0	\$283,581	\$283,581	4.95%
12	66 / 67	\$0	\$0	\$308,779	\$308,779	10.37%
13	67 / 68	\$0	\$0	\$321,542	\$321,542	4.89%
14	68 / 69	\$0	\$0	\$350,718	\$350,718	10.59%
15	69 / 70	\$0	\$0	\$365,009	\$365,009	4.83%
16	70 / 71	\$0	\$0	\$398,825	\$398,825	10.82%
17	71 / 72	\$0	\$0	\$414,831	\$414,831	4.76%
18	72 / 73	\$0	\$0	\$454,063	\$454,063	11.05%
19	73 / 74	\$0	\$0	\$471,997	\$471,997	4.69%
20	74 / 75	\$0	\$0	\$517,555	\$517,555	11.28%
30	84 / 85	\$0	\$0	\$1,012,955	\$1,012,955	12.45%
60	114 / 115	\$0	\$0	\$8,847,922	\$8,847,922	15.78%
	Total Withdrawals:	First 30 Yrs: Cumulative:	\$0			7.41%⁺

Decent growth according to underlying index allocation

NAC Performance Choice[®] 8

Flexible Premium Deferred Annuity
Qualified Contract



NON-GUARANTEED ANNUITY CONTRACT VALUES INDEX GROWTH PERIOD COMPARISON - MOST RECENT, HIGH, LOW

Annual Effective Rate Most Recent: 7.41%⁺

Annual Effective Rate Highest: 9.30%⁺

Annual Effective Rate Lowest: 6.86%⁺

The Annual Effective Rates reflect initial allocations and application of current Index Strategy Rates to historical index returns, unless otherwise noted. The Accumulation Value reflects strategy fees and selected withdrawal activity.

Contract Year	MOST RECENT		HIGHEST		LOWEST	
	Credited Interest Rate*	Accumulation Value	Credited Interest Rate*	Accumulation Value	Credited Interest Rate*	Accumulation Value
At Issue		\$100,000		\$100,000		\$100,000
1	5.53%	\$104,933	9.10%	\$108,501	4.99%	\$104,387
2	9.93%	\$121,452	20.23%	\$137,230	2.96%	\$113,097
3	8.81%	\$138,935	5.93%	\$151,849	2.59%	\$122,427
4	4.31%	\$150,154	10.22%	\$172,753	7.25%	\$136,990
5	5.01%	\$163,946	8.94%	\$194,599	0.22%	\$143,325
6	13.87%	\$192,232	4.60%	\$207,919	5.51%	\$156,497
7	0.52%	\$198,853	4.95%	\$224,020	10.28%	\$179,143
8	15.21%	\$234,154	14.32%	\$260,688	19.18%	\$219,336
9	4.65%	\$250,627	0.59%	\$267,340	7.01%	\$240,542
10	7.11%	\$272,177	15.49%	\$312,640	9.78%	\$268,243
Annual Effective Rate	7.41%⁺		9.30%⁺		6.86%⁺	
Net Annual Effective Rate	6.36%[^]		8.23%[^]		5.83%[^]	

Index	Highest Index Growth Period	Lowest Index Growth Period
Fidelity MFY 5% ER	12/31/2009 to 12/31/2019	12/31/2003 to 12/31/2013

Athene Performance Elite 7/10



Issue age: 0-78

Minimum: \$10,000

Guaranteed Floor: 0

Surrender Period: 7, 10 or 15 years

Index Options: 19

Decent growth potential

Tax-deferred

Premium bonus (2-4%, depending on States)

Here's a view of Guaranteed Annuity Contract Values

Annual Assumed Interest Rate: 0.00%

The Assumed Interest Rate does not reflect charges. However, charges are reflected in the Accumulated Value.

This hypothetical illustration is based on the allocation percentages and rates that are current as of the Assumed Issue Date of this illustration. This hypothetical illustration is based on an Initial Premium Amount of \$125,000 and a Premium Bonus of \$6,250.

Year Ending	Beginning of Year Age	End of Year Age	End of Year Guaranteed Annuity Contract Values			
			Accumulated Value	Minimum Guaranteed Contract Value	Cash Surrender Value ¹	Death Benefit ²
09/2022	68	69	\$128,409	\$110,469	\$113,038	\$128,409
09/2023	69	70	\$125,639	\$111,573	\$112,739	\$125,639
09/2024	70	71	\$122,936	\$112,688	\$112,688	\$122,936
09/2025	71	72	\$120,299	\$113,815	\$113,815	\$120,299
09/2026	72	73	\$117,727	\$114,953	\$125,000	\$125,000
09/2027	73	74	\$115,217	\$116,102	\$125,000	\$125,000
09/2028	74	75	\$123,156	\$117,263	\$125,000	\$125,000
09/2029	75	76	\$121,705	\$118,435	\$125,000	\$125,000
09/2030	76	77	\$120,279	\$119,620	\$125,000	\$125,000
09/2031	77	78	\$118,878	\$120,816	\$125,000	\$125,000
09/2032	78	79	\$117,502	\$122,023	\$125,000	\$125,000
09/2033	79	80	\$116,149	\$123,243	\$125,000	\$125,000
09/2034	80	81	\$114,820	\$124,476	\$125,000	\$125,000
09/2035	81	82	\$113,515	\$125,720	\$125,720	\$125,720
09/2036	82	83	\$112,232	\$126,977	\$126,977	\$126,977
09/2037	83	84	\$110,972	\$128,247	\$128,247	\$128,247
09/2038	84	85	\$109,734	\$129,529	\$129,529	\$129,529
09/2039	85	86	\$108,517	\$130,824	\$130,824	\$130,824
09/2040	86	87	\$107,322	\$132,132	\$132,132	\$132,132
09/2041	87	88	\$106,148	\$133,453	\$133,453	\$133,453
09/2042	88	89	\$104,994	\$134,788	\$134,788	\$134,788
09/2043	89	90	\$103,860	\$136,135	\$136,135	\$136,135
09/2044	90	91	\$102,747	\$137,496	\$137,496	\$137,496
09/2045	91	92	\$101,653	\$138,871	\$138,871	\$138,871
09/2046	92	93	\$100,578	\$140,260	\$140,260	\$140,260
09/2047	93	94	\$99,521	\$141,662	\$141,662	\$141,662

Guaranteed not to lose the principal

Premium bonus: 4%

Here's a view of Non-Guaranteed Annuity Contract Values

Most recent 10 year period: The Assumed Interest Rate does not reflect charges. However, charges are reflected in the Accumulated Value. Based on the average index performance for the most recent 10 calendar years for each of the elected strategies and the corresponding indices.

Annual Assumed Interest Rate: 7.41%

This hypothetical illustration is based on the allocation percentages and rates that are current as of the Assumed Issue Date of this illustration. This hypothetical illustration is based on an Initial Premium Amount of \$125,000 and a Premium Bonus of \$6,250. See page 6 for guaranteed values.

Year Ending	Beginning of Year Age	End of Year Age	End of Year Non-Guaranteed Annuity Contract Values		
			Accumulated Value	Cash Surrender Value ¹	Death Benefit ²
09/2022	68	69	\$137,791	\$121,169	\$137,791
09/2023	69	70	\$144,678	\$129,564	\$144,678
09/2024	70	71	\$151,929	\$137,697	\$151,929
09/2025	71	72	\$159,566	\$146,463	\$159,566
09/2026	72	73	\$167,608	\$156,106	\$167,608
09/2027	73	74	\$176,080	\$166,576	\$176,080
09/2028	74	75	\$185,004	\$177,872	\$185,004
09/2029	75	76	\$196,144	\$196,144	\$196,144
09/2030	76	77	\$207,983	\$207,983	\$207,983
09/2031	77	78	\$220,564	\$220,564	\$220,564
09/2032	78	79	\$233,938	\$233,938	\$233,938
09/2033	79	80	\$248,155	\$248,155	\$248,155
09/2034	80	81	\$263,271	\$263,271	\$263,271
09/2035	81	82	\$279,345	\$279,345	\$279,345
09/2036	82	83	\$296,438	\$296,438	\$296,438
09/2037	83	84	\$314,618	\$314,618	\$314,618
09/2038	84	85	\$333,957	\$333,957	\$333,957
09/2039	85	86	\$354,531	\$354,531	\$354,531
09/2040	86	87	\$376,420	\$376,420	\$376,420
09/2041	87	88	\$399,713	\$399,713	\$399,713
09/2042	88	89	\$424,502	\$424,502	\$424,502
09/2043	89	90	\$450,886	\$450,886	\$450,886
09/2044	90	91	\$478,970	\$478,970	\$478,970
09/2045	91	92	\$508,869	\$508,869	\$508,869
09/2046	92	93	\$540,702	\$540,702	\$540,702
09/2047	93	94	\$574,600	\$574,600	\$574,600

Decent growth according to underlying index allocation

Performance Elite® Plus 7 Annuity

A single premium fixed indexed deferred annuity

Owner/Annuitant:	Valued Client	Issue State:	Texas
Age/Gender:	68/Male	Tax Qualification:	Non-Qualified
		Initial Premium Amount:	\$125,000

The inputs selected in this hypothetical illustration are listed below. All rates shown below are current as of the Assumed Issue Date of this illustration and are subject to change.

Illustration Explanation

Product Details

Athene Performance Elite Plus 7 Annuity with 5.00% Premium Bonus

Annual Rider Charge Rate: 0.95%

Strategy Option	Allocation	Annual Strategy Charge Rate	Current Rate	Minimum Guaranteed Rate	Current Participation Rate	Minimum Guaranteed Participation Rate	Current Annual Spread	Maximum Guaranteed Annual Spread
No Charge								
1-Year No Cap Point-to-Point (AI Powered US Equity Index)	15%	N/A	N/A	N/A	65.00%	10.00%	0.00%	0.00%
1-Year No Cap Point-to-Point (BNP Paribas Multi Asset Diversified 5 Index)	15%	N/A	N/A	N/A	77.00%	10.00%	0.00%	0.00%
With Charge								
1-Year No Cap Point-to-Point (AI Powered US Equity Index) With Charge	35%	1.75%	N/A	N/A	122.00%	10.00%	0.00%	0.00%
1-Year No Cap Point-to-Point (BNP Paribas Multi Asset Diversified 5 Index) With Charge	35%	1.75%	N/A	N/A	150.00%	10.00%	0.00%	0.00%

Based on the strategy options and allocations selected above, the blended Strategy Charge for the first Term is 1.23%.

Historical Index Movement Comparison - Most Recent 10, Highest, and Lowest Index Periods

The following comparison chart is intended to reflect the annuity product performance based upon the three different historical index performance scenarios, as described below. This chart assumes current rider charges, if applicable, and current rates as shown on page 3 of this illustration. This chart assumes no withdrawals are taken in the first 10 Contract Years. The values shown are not guaranteed; actual results may be higher or lower.

Contract Year	The Most Recent 10 index scenario reflects the performance of the annuity assuming the historical performance of the index over the most recent 10 calendar year period.		The Highest index scenario reflects the performance of the annuity during a continuous period of 10 years out of the last 20 years where the index had the highest 10 year growth. ¹		The Lowest index scenario reflects the performance of the annuity during a continuous period of 10 years out of the last 20 years where the index had the lowest 10 year growth. ¹	
	Assumed Interest Rate	Accumulated Value	Assumed Interest Rate	Accumulated Value	Assumed Interest Rate	Accumulated Value
1	2.89%	\$132,142	12.84%	\$145,020	1.77%	\$130,698
2	9.36%	\$141,617	4.45%	\$148,006	3.99%	\$133,012
3	16.79%	\$161,684	4.51%	\$151,404	0.89%	\$131,280
4	9.55%	\$173,672	3.07%	\$152,626	10.45%	\$141,996
5	0.04%	\$169,908	12.11%	\$167,684	9.30%	\$151,976
6	6.94%	\$178,006	7.80%	\$177,189	3.26%	\$153,315
7	13.26%	\$197,063	6.61%	\$184,263	9.88%	\$164,859
8	0.00%	\$194,529	10.39%	\$201,115	15.29%	\$187,819
9	11.51%	\$214,726	10.50%	\$219,144	9.51%	\$203,121
10	4.02%	\$220,671	16.29%	\$252,356	0.00%	\$200,512

<p>Product Geometric Mean Interest Rate* = 7.41% Annual Growth Rate Net of Charges** = 5.33%</p>	<p>Product Geometric Mean Interest Rate* = 8.89% Annual Growth Rate Net of Charges** = 6.76%</p>	<p>Product Geometric Mean Interest Rate* = 6.38% Annual Growth Rate Net of Charges** = 4.33%</p>
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